



March 9, 2021

Senate Industry, Business and Labor Committee

Chairman Klein

Re: HB 1175

The American Property Casualty Insurance Association (APCIA) is composed of over 1,200 member companies and 330 insurance groups and represents the broadest cross-section of home, auto, and business insurers of any national insurance trade association. In North Dakota, APCIA member insurers provide almost 69 percent of all the insurance purchased by the state's citizens and businesses.

**We urge you to support HB 1175**, comprehensive liability protection legislation that will benefit businesses and other organizations who have been doing their very best to operate in a COVID-19 environment that has caused many entities to alter and adjust their usual business and health care practices.

The private sector is actively engaged as an indispensable partner in the response to COVID-19. From health care to transportation to property owners to manufacturers and more, many private sector participants are in the fight against this virus. In many instances they are volunteering in the effort. In still others, the private sector is acting under state and federal emergency orders.

Nonetheless, unlike our government partners, private sector responders do not have the force and authority of the government to act and do not have immunity from liability even when acting in good faith to advance the COVID-19 response and recovery. It is inherently unfair for private sector entities to face liability in such situations when the governments themselves do not.

HB 1175 will afford these businesses and organizations the liability protections they need to continue to function.

We urge you to support HB 1175.

Thank you.

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